

Fill in this information to identify the case:

Debtor 1 Filemon Perez  
Debtor 2United States Bankruptcy Court for the: Southern District of Texas, Houston Division District of TX  
(State)

Case Number 1336124

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:**

Balbec Chalet

**Court claim no. (if known):** 5**Date of payment change:**

11/01/2018

Must be at least 21 days after date of this notice

**Last four digits** of any number you use to identify the debtor's account:

1910

**New total payment:**

\$1,400.16

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$596.67**New escrow payment:** \$758.89**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:****New interest rate:****Current principal and interest payment:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:****New mortgage payment:**

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

☒

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Stephanie St. Martin-Ancik

Date

10/11/2018

Signature

**Print**

Stephanie St. Martin-Ancik

Title

Bankruptcy Case Manager

Company

Shellpoint Mortgage Servicing

Address

PO Box 10826

Greenville

SC

29603-0826

Contact phone

(800) 365-7107

Email

mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing  
55 Beattie Place  
Suite 110  
Greenville, SC 29601  
For Inquiries: (800) 365-7107

FILEMON PEREZ  
15419 Day Trip Trl  
Cypress TX 77429

Analysis Date: September 10, 2018  
Loan:  
Property Address:  
15419 Day Trip Trl  
Cypress, TX 77429

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Nov 01, 2018	Prior Esc Pmt	December 01, 2017	Escrow Balance Calculation	
P & I Pmt:	\$641.27	\$641.27			P & I Pmt:	\$641.27	Due Date:	Dec 01, 2016
Escrow Pmt:	\$694.41	\$758.89			Escrow Pmt:	\$596.67	Escrow Balance:	\$370.66
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$14,896.29
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,335.68	\$1,400.16			Total Payment:	\$1,237.94	Anticipated Escrow Balance:	\$15,266.95

  

Shortage/Overage Information		Effective Nov 01, 2018
Upcoming Total Annual Bills		\$9,106.70
Required Cushion		\$1,517.78
Required Starting Balance		\$9,106.70
Escrow Shortage		\$0.00
Surplus		\$6160.25

  

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$1,517.78. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$1,517.78 or 1/6 of the anticipated payment from the account.			
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This is a statement of actual activity in your escrow account from Dec 2017 to Oct 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$4,887.72	(\$3,836.25)
Dec 2017	\$596.67	\$614.83	\$1,054.47		* County Tax	\$4,429.92	(\$3,221.42)
Dec 2017			\$1,764.90	\$1,941.39	* Utility District Tax	\$2,665.02	(\$5,162.81)
Dec 2017			\$1,471.68		* School Tax	\$1,193.34	(\$5,162.81)
Jan 2018	\$596.67	\$614.83			*	\$1,790.01	(\$4,547.98)
Feb 2018	\$596.67	\$1,229.66			*	\$2,386.68	(\$3,318.32)
Mar 2018	\$596.67	\$614.83			*	\$2,983.35	(\$2,703.49)
Apr 2018	\$596.67				*	\$3,580.02	(\$2,703.49)
May 2018	\$596.67	\$1,229.66			*	\$4,176.69	(\$1,473.83)
Jun 2018	\$596.67	\$614.83			*	\$4,773.36	(\$859.00)
Jul 2018	\$596.67	\$1,229.66			*	\$5,370.03	\$370.66
Aug 2018	\$596.67				*	\$5,966.70	\$370.66
Sep 2018	\$596.67				*	\$6,563.37	\$370.66
Oct 2018	\$596.67				*	\$7,160.04	\$370.66
					Anticipated Transactions	\$7,160.04	\$370.66
Sep 2018		\$14,299.62 <sup>P</sup>					\$14,670.28
Oct 2018		\$596.67 <sup>P</sup>					\$15,266.95
	\$6,563.37	\$21,044.59	\$4,291.05	\$1,941.39			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 10, 2018

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$15,266.95	\$9,106.70
Nov 2018	\$758.89	\$4,351.00	Hazard	\$11,674.84	\$5,514.59
Dec 2018	\$758.89	\$1,941.39	Utility District Tax	\$10,492.34	\$4,332.09
Dec 2018		\$1,654.85	School Tax	\$8,837.49	\$2,677.24
Dec 2018		\$1,159.46	County Tax	\$7,678.03	\$1,517.78
Jan 2019	\$758.89			\$8,436.92	\$2,276.67
Feb 2019	\$758.89			\$9,195.81	\$3,035.56
Mar 2019	\$758.89			\$9,954.70	\$3,794.45
Apr 2019	\$758.89			\$10,713.59	\$4,553.34
May 2019	\$758.89			\$11,472.48	\$5,312.23
Jun 2019	\$758.89			\$12,231.37	\$6,071.12
Jul 2019	\$758.89			\$12,990.26	\$6,830.01
Aug 2019	\$758.89			\$13,749.15	\$7,588.90
Sep 2019	\$758.89			\$14,508.04	\$8,347.79
Oct 2019	\$758.89			\$15,266.93	\$9,106.68
	\$9,106.68	\$9,106.70			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$15,266.95. Your starting balance (escrow balance required) according to this analysis should be \$9,106.70. This means you have a surplus of \$6,160.25.

We anticipate the total of your coming year bills to be \$9,106.70. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$758.89
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$758.89

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Shellpoint Mortgage Servicing  
PO Box 10826

Greenville, SC 29603-0826

Phone Number: (800) 365-7107  
Fax: (866) 467-1137

Email: [mtgbk@shellpointmtg.com](mailto:mtgbk@shellpointmtg.com)

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RE: Debtor 1 Filemon Perez  
Debtor 2

Case No: 1336124

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 10/11/2018.

Southern District of Texas, Houston Division  
P.O. Box 61010  
Houston, TX 77208

William E. Heitkamp  
Office of Chapter 13 Trustee  
9821 Katy Freeway  
Suite 590  
Houston, TX 77024

Eloise A Guzman  
8225 Gulf Freeway  
Houston, TX 77017

Filemon Perez

15419 Day Trip Trl  
Cypress TX 77429

/s/ Stephanie St. Martin-Ancik